Co-Operative Farm **Products Marketing**

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

By MATTHEW S. DUDGEON.

THE "GOMBEEN MAN."



-Where the Gombeen Man Flourishes Among the Rocks. 2-Paddy Gallagher Tells the American Visitors How the Gombeen Man Charged Him 144 Per Cent. Interest.

Dunglow, County Donegal, Ireland .- | everybody as he tried to rob Paddy This is the old haunt—the habitat— Gallagher and his friends. of the "gombeen man." He is our American city "loan shark" transplanted with all his blood-sucking glow tallies with the account which propensities and his starvation in-ducing qualities into rural Ireland. leagues in Dublin gave us of the situagreatest he prospers best. The poorer rial from original sources as possible the country, the richer he grows. And So on Sunday afternoon "it is us" for poor enough this country certainly is. a jaunting car and a ride into the Wide, low-lying peat bogs stretch becountry in search of fundamental tween great slopes of rising hillsides facts. We hear of a patriarchal citiwhere the soil shows only between masses of outcropping rocks. No honest as the day is long. We find fields are there here large enough to Donald O'Boyle (otherwise Shane offer opportunity for work with horses O'ge) in a habitation which from outeven if plowing and cultivating were ward appearances hardly merits the not made impossible by the huge half- name of cottage. But when warm pense of administration is almost nothburied rocks. Every enclosure de- hearted Irish hospitality invites us ing. mands fertilizers as a condition prece- inside we find a neat, clean, comdent to production. Nature is stingy fortable place, that is indeed home to and hesitates to let go of any product | the family which has been for generaof value to humans. Yet here and tions the tenants of a line of nonthere is a cottage upon a barren hill- evicting landlords. Shane O'ge, with America gombeen men. They are not side; around it we see children that his son, his daughter-in-law, and some so called, but American loan sharks end of a short stick (F),

"Gombeen Man" Passing. Here was the haunt of the gombeen man. But as relative prosperity comes in he goes out. They tell us that cooperation has numbered the days of the gombeen man and that he is pass
Yes, he and his father knew well

er. Generally he kept a public house. Often he was a dominating influence

Patrick Gallagher's Story. ager of the local co-operative society, any one. He was born in a little one- ferent now; they're a lot better." room farm cottage and was at nine years of age forced to leave home and aire himself out as a farm laborer renings he has risen to be a rural financier in County Donegal and has raised the condition of the poor farmers from Ireland in the New Century: abject poverty to comparative comfort Here is what Paddy Gallagher says of uch that he says from documents

with the gombeen man. On the 28th | the association operates here at Dunof May, 1906, my father and I bought glow, says: "A credit society in Dunseven stone of flour and one hundred glow was organized and established in father paid for his \$4.25. I was not in tural Organization society and has a position to pay for mine until the been regularly audited and inspected 11th of July, 1906, forty-four tys by that body ever since. Although later. The gombeen man then pre- we had at first only £220 of working sented me with a bill for \$5.31. I dis- capital, we have now a reserve of puted his right to charge me \$1.06 in- £26, 16s. The members are equally and pointed out to him that my father of the society. Each man has one date for \$4.25. The gombeen man argued that my father paid \$4.50 and that he was only charging me eightyone cents extra, or 144 per cent interest per annum. During the twenty family, he paid interest at this rate. "Here is a writ that was issued

is \$37.75, and here is the pass book say he owes nothing." which proves that \$18.25 of that is interest. You will also note that the gombeen man charges this customer \$3.37 for seven stone of flour; on the early organizers of co-operative credit same date the co-operative society's associations held, and experience has price was \$2.25 So the gombeen man was robbing poorest communities there is a per- graphs."-New York Evening Post.

An Old Man's Story. The story that we get in Dunlitions are right for his activition. But as scientific investigators

Where the need for money is we are anxious to get as much matezen five miles out who they say is as welcomes us warmly. The mother is Irish gombeen men. feeding the children mashed notatoes and milk from a bowl (about all many

ing. As he formerly operated his the gombeen man. "We'd buy of the business here he was the worst enemy trader but we'd not know the price at There are hundreds of poor far to rural prosperity to be found upon all," he said. "It would do us no the island. "The gombeen man is good. We'd have to pay in the end what he'd ask us anyway when he says Paddy Gallagher of Dungiow. had the money. It was hard to get it which is an extreme statement when round here—we mostly had to go over of course, well recognized that any made by one whose father and family and work in the Scottish harvests to have suffered cruelly from many evic- get any at all. When we had the ney we would ask what we owed Seldom was the gombeen man ad- and the trader would tell us what it mittedly in the loan business. Fre- was, We never knew what the items quently he was a trader or shop keep- were. We never dared to ask. He

books?" And it's more than one poor cally, and held some office. In man I've seen kicked out for asking variably he was an economic scourge and made rural prosperity impossible. We have spoken of him in the past tense, not because he has altogether districted but its does the insumant. In some states does the insumant there are under existing laws plenty of small joint stock banks throughout the smaller towns and villages which are accessible. The directors and ofseased to exist but because co-ppera that's the truth, and of course the ficers know the farmer's needs. They tion seems to be developing a plan added interest, though I don't know are so intimately acquainted with for rural credit which will eventually how much. And so of course, we paid though we never knew much about it. Patrick Gallagher, now the man- They let us get meal or anything else on credit without money for they probably knows as much about the knew it meant more to them in a high trials of the poor farmer in Ireland as | price besides interest. Things are dif-

Co-operative Credit Conquering. Things are different in Ireland now The farmers themselves are driving ceiving the wage of three pounds for out the gombeen man. Co-operative six months' work. From these begin- credit associations have changed all this. As that eminent Irishman Sir Horace Plunkett, says in his book on exact purpose of these organizations through his co-operative enterprises. is to create credit as a means of introducing capital into the agricultural inthe gombeen men, speaking from his dustry. They perform the apparent personal experiences and verifying miracle of giving solvency to a community composed almost entirely of

insolvent individuals." Paddy Gallagher in telling us how eight of Indian meal, each. My October, 1903, by the Irish Agriculterest on \$4.25 for only forty-four days responsible for the success or failure bought the same goods on the same vote no matter how much or how little his investment in the concern is.

They take such keen interest in it promise which a wouthful actress had that during its nine years working brought against a prominent legisla there has not been an over due loan at | tor. the end of the year. The society is time to come when every man can

Capitalizing Character. These co-operative banks have, as it were, capitalized character. The confirmed the opinion, that in the

************** fectly safe basis of security in the honesty and industry of its members. This security is not valuable in the ordinary commercial sense. The ordinary banker has no intimate knowledge of the character of those who apply for a loan. Neither has he any way of testing whether or not those who borrow "for productive purposes" actually apply the loan to such purposes. The borrower must bring two sureties, who like the borrower himself, must be men of approved character and capacity. The character of these three men is the sole basis of credit.

The rules provide-and this is the characteristic feature of the systemthat a loan shall be made for a "productive purpose" only. That is, the borrowed money must be used for a purpose which, in the judgment of the committee, will enable the borrower to repay the loan out of the results of the use made of the money. The farmer buys a sow to raise pigs; he must have fertilizers; he needs ne high-grade seeds; he wants to build better shelter for his cow-all these are productive purposes. In one case money to send the borrower's boy to school for eight months so as to increase his earning capacity was considered a productive purpose justifying a loan, as it proved to be when the boy himself repaid the loan. The rules of the co-operative society provide for the expulsion of a member who does not apply the money to the agreed purpose. It is said, however, to the credit of the Irish members of these societies, that there has never been the necessity of putting this rule in force in a single instance anywhere throughout the entire island, Social and moral influences seem to be quite sufficient to secure obedience to the rules and regulations of the society. Co-operative Credit Is Good.

There are other advantages. The regular bank is generally miles away. It costs money for the borrower to go and take his sureties, paving car fare. meals and maybe drinks, while the coperative association is right at hand. The bank will loan for only 90 days, while the co-operative society will make it up to a year. And a 90-day oan gives the farmer no chance to realize on seed or fertilizer or stock bought with the money borrowed. But here in the local credit bank if a man is honest he can get the loan he needs. He must bring two sureties, but coperation breeds and develops neighorly helpfulness and they say no honest man ever fails because he can

get no sureties. Neither the association nor its members have any considerable capital. When they organize they begin by borrowing a sum of money on the joint and several liability of the members. Deposits are received from both members and non-members. The society usually borrows at four or five per cent, and lends at five or six per cent. In some cases government funds have been loaned to them at three per cent., thus enabling them to make a very low loan to their members. The ex-

It is such societies as these that are putting the gombeen men out of bust-

The question we Americans are trying to answer is this: Have Irish rural credit methods a lesson for the rural sections in our own land? Can our loan shark, whether in city or country, be fought and conquered by similar

There are hundreds of poor farmers who must ask credit either of merchants and dealers or must secure loans from some source. Most of them dealer who extends credit not only charges interest but charges a higher price than when he gets cash payment. Why cannot the American farmer get a loan at a nearby banking institution for six months or ten months or would say, 'How dare you dispute my a year instead of for 90 days? Why cannot be capitalize his character as does the Irishman? In some states those who might become borrowers what they asked-and enough it was- that they could do as the Irish credit banks do and arrange for capitalizing character. But they don't do it.

(Copyright, 1914, Western Newspaper Union.) Fast Traveling 100 Years Ago.

One hundred years ago the citizens f Philadelphia, New York, Boston and ntervening points were acclaiming the progress of the times, with particular reference to the speed with which President Madison's message to congress had been carried to the various states. The message was delivered on December 7, and by December 15 its contents were known to persons living as far distant as Vermont. Under the caption of "Swift Traveling" a newspaper of the time commented as follows: "The express who brought the president's message to this city left Washington 20 minutes after the noon a piece large enough to reach from hour-left Baltimore 45 minutes after 2 p. m.-arrived Philadelphia ten minutes before midnight. Thus, it will be seen, that from Washington to Philadelphia, a distance of 150 miles, he traveled at the rate of more than 121/2 miles an hour, which, considering the badness of the roads, is, perhaps, equal to anything ever performed in this country."

New Basis of Rating. At a dinner in Denver, the conversation had turned to a suit for breach of promise which a youthful actress had

"Sometimes," said a judge who wa years my father was bringing up his undoubtedly of great assistance to the at the table, "suits of this sort are people in the district. We want the brought for advertising purposes. In my younger days a chorus girl came against a poor farmer. The amount walk up the street in Dunglow and and asked me to bring a \$250,000 early Victorian atmosphere that is the make your paper different from that

a banker. banker worth?"

"She smiled brightly, fifty columns and two dozen photo-

Girls to Make and Do

ŏoooooooooooooooooooooooooooooooooooo (Copyright by A. Neely Hall)

SALVIA

called a memory scrap-book.

impressions might appropriately

ready for making the impressions.

or rolling down the leaf, remove it

carefully, and place the blackened

FERN

All the materials necessary for mak-

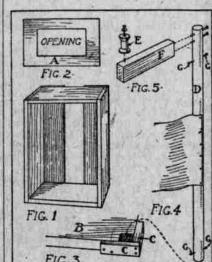
ROSE

By DOROTHY PERKINS. By A. NEELY HALL.

AN IMPRESSION SCRAP-BOOK. A HOME MOVING PICTURE SHOW. A pretty and simple way to pre-The fun of the little moving picture show commences the minute you be serve the memories of summer leaves gin work upon it, and it lasts as long and flowers is by taking impressions tions bore the zodlacal sign and the as you want it to because there are of them on paper, and then pasting flowers were carnations, which one list always new pictures to plan and make. the pieces of paper on pages of a

The very first thing to prepare is | blank book. A book containing such the support for the "picture screen." for which you will need a box. Almost any kind of a grocery box will do, approximately 18 inches wide and 2 feet long. Remove the bottom boards of the box (Fig. 1) for a doorway. Then cut a piece of cardboard long enough to reach across the top of the box from side to side (A, Fig 2). Cut an oblong opening in its center as shown and tack to the box edges in the position shown in Fig. 6.

The upper and lower boards B support the picture rollers D. Make them about 12 inches longer than the width of the box, and with a saw cut a 1-inch square notch in opposite corners, as shown Figs. 3 and 7. These notches form pockets for the picture-roller ends to set in, and the strips C (Fig. 3), nailed to the edges of boards B hold the rollers in the notches. Nail boards B to the two ends of the box with the front edges projecting about

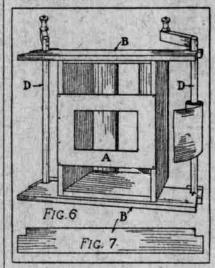


an inch beyond the front edges of the box, and with the pair of roller pockets in the upper board directly over down the leaf. After pressing down the pair in the lower board.

Broom-handles, curtain-poles, or any

other wooden sticks that you can find surface on a sheet of white paper and are needed for the rollers D. Cut press down as before. Then remove them of the right length so their tops will stick several inches above the top board B when they are placed in their pockets (Fig. 6). A diagram of a roller is shown in Fig. 4, and a detail of the crank for turning it is ness in Ireland. We have in rural shown in Fig. 5. For the crank (Fig. 5) fasten a thread spool (E) to the are not starving nor insumciently shy, blue-eyed little grandchildren; and credit men are first cousins to the the upper end of the roller to the end of the stick. The nails G (Fig 4) are driven into the roller, after the roller ends have been slipped into their pockets. Their purpose is to the leaf, being careful in doing so to keep the rollers from slipping up or

down (Fig. 6). The picture strips are made of white cloth and are cut about an inch wider leaf impressed upon the paper, with than the oblong opening in the piece the delicate veins shown extending in of cardboard A. To these strips the all directions, each accurately lopictures are pasted. Enough of the cated, making a much more correct strips should be sewed end to end to



make a continuous strip at least 20 feet in length.

Select your pictures, from newspaupon the cloth strip in some intereststrip to a picture roller, passing the cloth over the front of the opening in the piece of cardboard A.

To complete the work, there remains only the enclosing of the front of the framework to the audience cannot see you operating the roller cranks. This is done with cloth. Get upper board B to lower board B, and from end to end, and tack it to the two edges of these boards, stretching it tightly. Then cut an opening in the center exactly in front of the opening in the piece of cardboad A. A board nailed across the top of the

framework will conceal the cranks. Reel the pictures from one roller on to the other, then back again, by turning first one crank, and then the other. A light placed inside of the box. through the doorway, will illuminate the pictures from the back.

"Agnes" Still Lives.

It is not generally known that the original from whom Dickens drew his inspiration for Agnes in "David Cop- girls can try is that of decorating perfield" is still living. In a flat just your letter paper with impressions of off the Cromwell road, in a delightfu! dainty ferns and grasses. This will breach of promise suit for her against real thing and not achieved by a firm of your girl friends. If you want to of skillful decorators, lives Miss Geor- have your monogram on your paper, "'How much,' I asked her, 'is this gina Hogarth. One can trace in this in addition to the leaf impression, cut gracious old lady the charm that at your initials in the leaf with a pentracted Dickens, for Mrs. Hogarth pas- knife. Then when you make the im-"'Oh, I think he's worth at least sesses the rare gift of growing old pression, you will find your initials fty columns and two dozen photo- gracefully—London Daily Sketch outlined in white.

Busiest Rallway Station.

most twice as many trains are handled The busiest railway terminal in this each day at the South station as at the Grand Central, but the number of cars country is the South station of Boston. which handles more trains, passenger : per train is greater at the latter.

The total number of passengers in and out of the South station from July, 320,119 motor vehicles. These are

PRIATE ENTERTAINMENTS.

February Birthday Party May Be Made One of the Most Pleasant Occaslons for Young People-Bazar Booth.

So many notable people have birthnote from Paris days this month and if you have a friend for whom you wish to celebrate, I wonder if Mary Mason Wright will object to my telling you about the afand they are charming with gowns of fair she described once upon a time? gray tint. It seems that not only the honored guest but all the people asked rejoiced COIFFURE FOR SMALL GIRL in birthdays this month, so the invita-

When all had arrived they were handed little booklets with stiff covers decorated with the zodiacal sign, and tied together with scarlet ribbon. The following inscription was found on the first leaf of the book: "Fortunate are you if this is your birth-month. You too may awake some morning to find yourself famous. Show how wise you are already by guessing correctly the names of six celebrated authors, six celebrated musicians, six celebrated statesmen and six others, not classifled, born in February. These names are suggested by objects, words and through music. Write the names down in the booklet as they are suggested to you, each class on a page by itself, as indicated by the name at the top." The authors represented were Dick-

and Lamb: the musicians Mendelssohn Handel, Paganini, Victor Hering leaf impressions are several sheets of white paper-common note paper will do nicely,—a tin or china plate, a statesmen, President Lincoln, Presipiece of cotton rolled up into a ball dent Washington, President William Henry Harrison, President Fillmore, and covered with a piece of silk or soft cotton cloth, and about half a General Sherman and Horace Greeley; teaspoonful of printer's ink, or half a | the unclassified six were Daniel Boone, teaspoonful of black shoe-paste mixed Sir Henry Irving, Edison, Darwin, with a quarter of that quantity of lard. Evangelist Moody and Elihu Vedder, Spread a little of the printer's ink or shoe-paste mixture upon the china lish inn with these words below, "Born plate or tin plate. Then taking the little ball of cotton which you have covered with silk or cotton cloth, pat landscape picture with the words be the surface of the plate until the ink or shoe-paste mixture is spread evenly over the center. All is then Place the lower side of a leaf, the side on which the veins are most prominent, upon the inked surface of the plate. Then lay a blotter, or piece of heavy paper, over the leaf, and press down upon every part to bring the leaf into perfect contact with the inked plate. If you have a small photograph mounting roller, you can get good results by using that to roll

WOODBINE lift it without sliding sideways, in order not to blur the impression. You

copy of the leaf than you could possibly draw. Impressions of flowers are more the edge of each leaf.

difficult to make than those of leaves, because flowers are more delicate to handle: yet there are many kinds of which splendid impressions can be made. By using printer's lnk of different

colors, or coloring the shoe-paste mixture with oil colors, very pretty combinations can be obtained. A little later, when the leaves assume their variegated colors of autumn, you can try your hand at making impressions in as near these colors as you can mix up. And you will be surprised to see how beautiful colored im pressions are. The illustrations have been reproduced from a few sample impressions made in black.

With the hundreds of different forms of leaves and flowers to be found in the garden and in the woods. just think of the possibilities for making a large scrap-book, and what a fine thing it will be to have such a pers and magazines. Color them with | book to refer to. Of course you must crayons or water-colors, and arrange find out the names of all the leaves and flowers you make impressions of, ing order. Fasten them with flour and write them below the impressions, paste. Tack each end of the picture so you will feel well enough acquainted



with them next time you see them t call them by name. Besides making a memory scrapbook, another novel idea that you

Charming.

down the center of the front. In spite of this tremendous traffic, coatee of smoke gray brocade.

There are now licensed in England

MME. MERRI'S ADVICE or of the rose into strong, rich relie and make it an important color-note

of the costume

Huge bunches of luscious looking

These grapes have a misty purplish

color-exactly like Concord grapes

with the morning dew still on them,

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The most becoming method of ar

Colored China Buttons.

Cure for Chapped Hands.

mixture with its built in weak cider

vinegar. Rub on the hands whenever

you wash them and while still wet

Bif china buttons of really garish

TWO SUGGESTIONS FOR APPRO-

attempt an effect that may possibly spoil her whole costume. Concord grapes, with one or two green leaves clinging to the stem, are particularly fashionable as corsage decorations, and the the very lost

says belong to February.

ens, Longfellow, Lowell, Ruskin, Hugo bert, Sembrich and Ole Bull: the the painter. The picture of an Eng-February 7, 100 years ago," suggested Dickens: Lamb was represented by a toy lamb on the mantelpiece; a pretty low, "By a Modern Painter," suggested Ruskin; "a little Indian doll suggested Longfellow, and a letter L tacked to the floor, Lowell. A wedding march played on the plano made the guessers think of Mendelssohn; a violin with one string, Paganini, since he was the violinist that was noted for playing with only one string. A picture of the Messiah suggested Handel, and selec- ranging the little girl's hair, after the tions from "The Wizard of the Nile," days of bobbed locks have gone, is played by the hostess, spelled Victor to allow it to drop to the shoulders in Herbert; "Marching Through Georgia" curls. This method of banding the recalled General Sherman. A negro hair to the head with a strap of silk doll suggested Lincoln. A copy of the or ribbon is neat and attractive. The New York Tribune represented Horace dress worn by the little girl in the Greeley. A picture of colonial times, sketch, by the way, is a dancing frock decorated with flags, suggested Wash- of white taffeta, trimmed with rose ngton, and a phonograph, Edison. pink velvet.

Suggestions for a Bazar Booth. A booth that attracted much attention at a recent bazar was built and colors are used with good effect on ornamented at very little expense. The some of the white silk and satin background was a plnk lattice work waists. One, with a vest of white net. made from strips of pink crepe paper. edged at the top with a band of brown Over this trellis there were masses of fur, is buttoned from the bottom of autumn leaves which had been cut the vest, which reaches to within six out of crepe tissue paper and pinned to inches of the waist, to the waistline, the pink lattice work. The effect was with three big, yellow ball buttons, lovely. The roof or top of the booth each painted with a bright red flower. was made of closely stretched strips These buttons give the only color on of pink crepe paper. This scheme the waist-excepting the little band of could be worked out in daisies, holly fur-and are of good finish and the gorgeous poinsettia blossoms. will find a very perfect picture of the It takes time to cut the designs, but the redeeming feature is the slight cost with such pleasing results.

MME. MERRI Your Corsage Bouquet. The fashionable corsage rose now Rose water, if preferred, may be used has leaves of dead black velvet, a line for diluting this mixture, instead of of vivid green being visible just at vinegar. Be sure to tell your drug-

Decorative and Pretty and of a Novel

Nature is the Accompanying

Design.

gist for what purpose you want the These black leaves throw the col- carbolic, and get the right strength. HOLDS THE DUSTING BRUSH | at the top of the palette a small brass ring is sewn on by which it may be suspended from a nail in the wall. If preferred a smart bow and loop of ribbon can be sewn on in place of the ring and will answer the same pur-

pose. The handle of the brush is A dusting-brush holder of a very slipped through the thumb-hole in the novel nature is shown in the accom palette, and thus held in place, and it panying sketch, and it is simple and can be removed in a moment whenever it may be required.

Beads Like Cleopatra's The colored necklace is the rage of the day; it is to be seen on the neck of the great lady as on that of the simple work girl.

The mixture of amber with colored beads interspersed with Venetian or Bohemian beads is still particularly in favor. The most extraordinary fancifulness presides at the making of these adornments, which have an artistic cachet which is most charming. The agate, the onyx and the aventurine contrast or harmonize in combination of color which are very surprising. Large geometric stones of cut crystal are interspersed between many-colored globes.

We find in the windows of some of our jewelers necklaces which might have adorned Egyptian beauties 6,000 or 7,000 years ago. Another fancy is the glass brace

let of all colors. They are worn by the dozen. Some women have the forearm cov

It represents an artist's palette, and for the foundation a "palette" must be ered entirely with Veentian rings, charmingly fragile but not at all prac-This card is covered with cream- tical, as they require slow, gentle colored art linen, the material being movements to prevent their being turned over at the edges and fastened broken. The newest amusement is on at the back with a strong adhesive. the play of these glass rings on the On the material in front, dabs and arm with subdued tinklings, for care splashes of paint are imitated with must be taken not to break them by stitches of various colored silks, and any brusque gesture.

Accompanying a Skirt of Purple Charmeuse, the Effect May Be Called

easy to make, and at the same time it

is very decorative and pretty.

cut out in stiff cardboard.

A remarkably pretty little coatee was worn with a skirt of purple charmeuse a short while ago. The skirt showed the new Watteau plait that was brought from a high waist line and looped up just below the level of the knee. The skirt in front was left very plain, with merely a slight effect of drawn-back drapery at each side and the inevitable cross-over fold

The back panel came from over a high folded waist belt of the same material that was fastened over the This little brocade coatee was very

SMALL COATEE OF BROCADE | This tabard and the front of the coatee were trimmed with crescents of silk embroidery and gray silk tassels, while the collar and cuffs were of gray fox fur. The Watteau plait on the skirt was also trimmed with two bands of the same fur laid on just below the end of the brocade tabard. and, lastly, a huge fox muff to match completed a most delightful cos

> New Muffs and Stoles. Muffs and stoles take unto them

selves this year the most unexpected and strange forms imaginable, although these fanciful shapes are, we must admit, not without their charm. The straight scarf is altogether old. This winter the scarf must be of the "palatine" shape which so pleased our charmingly arranged, having a one-plece shoulder with pipings of the "palatine," which follows strictly the same material, and a rather full sleeve line of the shoulders, forms a pointed with an open cuff, while down the cen- or square hood, finished with tassels ter of the back came a quaint little or fringe. A new style of wearing the tabard arranged so that it fell ex- stole is to sew it in the middle to a actly in line with the charmeuse be- certain height, leaving an opening to pass the left arm through.

How to "Eat" There is a deal of skill and some coquetry in the placing of a corsage the Word of flower, and no woman who is not positive about her artistic instinct should

By REV. JAMES M. GRAY, D.D.

God

ĕ\$ TEXT-"Thy words were found, and I did eat them; and Thy word was unto me the joy and rejoicing of my heart."--Jeremiah 15:16.



There is a great difference be-tween "finding" the word of God and "eating" it, and it is the man who eats it that gets the benefit out of it. Eating makes digestion and .assimilation possible, a n d when these functions are normal in their working, the result is health, and

strength, and all usefulness and joy of living. But eating comes first, and the eating that counts is that which has taken plenty of time for mastication. You must retain the food in your mouth, and get the full taste of it, and let it mingle well with the saliva, and chew, and chew, and chew, until the least possible amount is left to swallow. The man who does this has learned one of the great secrets of his physical being. He has learned how to keep well, and how to eat almost anything he likes without ill results. Keeping the food in the mouth is the key to it all.

Something like this is true in the higher realm. Usefulness and joy in the spiritual life depend on spiritual health and strength. But these in turn depend on the spiritual nourishment one takes-its kind, its quantity, its condition. The only nourishing for man's soul is the word of God. "Desire the sincere milk of the word that ye may grow thereby," is the inspired exhortation (1 Peter 2:3), and the more you get of it the better, al-ways provided that you can digest and assimilate it.

Here comes the thought of eating again. Holding the word in your mind is like holding the food in your mouth. That is how to get the full taste of it. Prayer does in the one case what the saliva does in the other. Turning it round and round, thinking of it from this point of view and that, asking questions about It, taking it to your parents, your Sunday school teacher, your pastor, searching its meaning in a commentary, all these things correspond to the chewing that makes good digestion and assimilation.

Now, the only way to hold the word in your mind is to memorize it. It is not hard to do this, and when you begin to see the benefit of it it becomes a real pleasure. Make the task as easy as possible by taking a small por-

Don't "bolt" your food. In other words, while you are a beginner let the passage of scripture be so small that it may be readily recalled several times during the busy day. And see that you do recall it, that is the point. Master your will in the matter until it obeys you almost automatically and you are able to recall the scripture To one part carbolic acid add two without effort. You will be surprised parts pure glycerin, diluting this how soon you will be able to do this, and it will mean so much to you.

What I Got One Day. The other morning at family prayers I read this verse in Proverbs 18: 10. "The name of the Lord is a strong tower: the righteous runneth into it, and is safe." I at once fastened it correctly in my mind, and as I walked down-town to my office, I kept "eating" it, turning it over and over, and get-ting such a sweet taste out of it and such a sense of strength and spiritual

"'The name of the Lord.' " said L "why that means the Lord himself! He is a strong tower." "And the 'strong tower?" In olden time that was a place of defense and protection like our forts today." "The 'righteous runneth into it.' Who can the righte ous be, save those who are made righteous through receiving Christ by faith as their righteousness?" "'Runneth,' there is the thought of haste because of pursuit by an enemy." Paul's word came into my mind, "We wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places." "'Runneth into it and is safe.' O, the security and peace of the believer who puts his trust in God!"

But that was not all. Before the day was over I needed all the strength I got out of it. There were trials that day, the enemy was on my heels, and how glad I was to run, and to know the place to run to and be safe! I think this is what the prophet

meant when he said: "Thy words were. found, and I did eat them; and thy word was unto me the joy and rejoic-ing of my heart." And this is why I urge every Christian to memorize a portion of the word of God every day. It gives his soul something to fe upon, and the more he feeds upon, and digests and assimilates it, the greater is his spiritual strength, and joy, and power, and fruitfulness in the Lord. Let me illustrate this. The next day after my experience with Proverbs 15:10 I was at a prayer meeting, and being suddenly called upon to give a word of exhortation, I had an opportunity to pass on that verse to three or four hundred other people. And to how many more will they pass it on? They were all bible students preparing for Christian work in the uttermost part of the earth. Can you compute the number of souls to whom they may pass it on in a lifetime, and who, in turn, may pass it on, and on, and on while the age lasts! And all because of that one little bite of truth I got that morning, and because I held it long enough to chew it well! Memorize the bible if you want to be blessed and become a blessing.

We Thank Thee.

For a place to work and the strength to serve, we thank thee. For the friends we have and those we are yet to know, we thank thee. For enough to save us from want and for the spur of need inciting us to increasing toil, we thank thee. For these all we thank thee; and for all the others unnamed-a great host-we thank thee. And more and

most of all for the spirit that is thankful-not so much for what we have as

for what thou art, we thank thee.

We thank thee, O God!

Herman Cortes, Who Conquered Coun-

try, is Undoubtedly Entitled to the Distinction.

the 's nous prison for political offend- forced to exploit the rich resources of became free and independent,

FIRST DICTATOR OF MEXICO [ers. From this point, as his headquar- | the country for the enrichment of their ters, with the aid of Indian tribes hos- conquerors. In 1522, three years after tile to the Tztecs, he carried on a cam- Cortes first landed on Mexican soil, paign that finally resulted in the com- the conquest was complete, and Cortes baggage and mail per day than any plete destruction of the great Aztec was appointed as the first governor of other. The largest railway station in says the Engineering News, the pasempire. A brilliant military leader, New Spain, as Mexico was originally point of size is the recently completed senger facilities of the Grand Central Cortes was also without the impedicalled. He was soon recalled, and in Grand Central terminal in New York are far from taxed. The first man of European blood to ment of a conscience, and made use 1535 New Spain was made a viceroyal- city. rule over Mexico was Herman Cortes, of treachery where force failed to ac- ty, including all the Spanish posseswho died at Seville, Spain, 366 years complish his purposes. Emperor Mon- sions in north and central America. ago on December 2. Cortes landed tezuma and the heroic Cuahtemoc per- Sixty-two viceroye successively gov- 1912, to June, 1913, exceeded 28,000,- made up of 175,247 motor cars, 132,first on the little island of Ulus, in the ished, and their subjects were made erned Mexico, the last being O'Donoju, 100; the number in and out of the 245 motorcycles and 13,627 heavy harbor of Vera Cruz, now the site of the slaves of their Spanish master and who withdrew in 1821, when Mexico Grand Central exceeded 22,000,000. Al- motor vehicles.

For Handy Boys and